Amendments to the Claims:

The following Listing of Claims will replace all prior versions, and listings, of claims in the application:

1-55 (Canceled).

56. (Amended): A finishing composition that is dispersible in water, comprising:

(a) a urethane comprising the reaction product of:

(i) a polyisocyanate;

(ii) a long chain alcohol; and

(iii) a polyethylene oxide containing at least one hydroxy group,

wherein the urethane has a weighted average hydrophilic / lipophilic balance (HLB) ranging from about 1 to about 11; and

(b) a stainblocker selected from the group consisting of a sulfonated aromatic polymer, a polymer comprising the reaction product of one or more acrylic acid monomers, and a polymer comprising the reaction product of one or more ethylenicallyl unsaturated monomers and maleic anhydride.

57. (Previously presented): The finishing composition of claim 56, wherein the polyisocyanate comprises a triisocyanate.

58. (Previously presented): The finishing composition of claim 56, wherein the long chain alcohol contains about 12 to about 24 carbon atoms.

59. (Previously presented): The finishing composition of claim 56, wherein the long chain alcohol is a stearyl alcohol.

60. (Previously presented): The finishing composition of claim 56, wherein the polyethylene oxide comprises a monomethoxy polyethylene oxide containing one hydroxy group.

61. (Previously presented): The finishing composition of claim 60, wherein the monomethoxy polyethylene oxide has a molecular weight ranging from about 350 to about 2000.

62. (Previously presented): The finishing composition of claim 56, wherein the urethane comprises the reaction product of a triisocyanate, a monomethoxy polyethylene oxide containing one hydroxy group, and stearyl alcohol.

63. (Previously presented): The finishing composition of claim 56, wherein the weighted average HLB value is in the range of about 2 to about 8.

64. (Previously presented): The finishing composition of claim 56, wherein the polyethylene oxide ranges from about 5 to about 55 weight percent based on the weight of the urethane.

65. (Previously presented): The finishing composition of claim 56, further comprising an anti-soiling agent.

66. (Previously presented): The finishing composition of claim 56, wherein the polyethylene oxide comprises a polyethylene oxide group and a (C_1 - C_{24}) alkoxy group.

67. (Cancelled).

68. (Previously presented): The finishing composition of claim 56, further comprising a divalent metal salt.

69. (Amended): The finishing composition of claim [68] 56, wherein one or more of the acrylic acid monomers comprises an α-substituted or β-substituted acrylic acid.

70. (Amended): The finishing composition of claim [68] 69, wherein one or more of the acrylic acid monomers comprise methacrylic acid.

71. (Amended): The finishing composition of claim [68] 56, wherein one or more of the ethylenically unsaturated monomers comprises an alpha-olefin.

72. (Previously presented): The finishing composition of claim 71, wherein the alpha-olefin comprises an alkene having from about 4 to about 12 carbon atoms.

73. (Previously presented): The finishing composition of claim 65, wherein the anti-soiling agent comprises a methacrylic ester polymer.

74. (Previously presented): The finishing composition of claim 65, wherein the anti-soiling agent comprises a colloidal alumina.

75. (Previously presented): The finishing composition of claim 65, wherein the anti-soiling agent comprises a colloidal silica.

76. (Previously presented): The finishing composition of claim 65, wherein the anti-soiling agent comprises a silsesquioxane.

77. (Previously presented): The finishing composition of claim 65, wherein the anti-soiling agent comprises a polyvinylpyrrolidone.

78. (Previously presented): The finishing composition of claim 65, wherein the anti-soiling agent comprises a water-soluble condensation polymer comprising the reaction product of formaldehyde and an amine.

79. (Previously presented): The finishing composition of claim 56, wherein said composition is free of fluorochemicals.

80. (Previously presented): The finishing composition of claim 56, wherein said polyisocyanate and long chain alcohol are reacted in equivalent amounts.

81. (Previously presented): The finishing composition of claim 56, wherein said composition cures at or above ambient temperature.